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Substitute for form 1449B/PTO		<b>Complete if Known</b>	
		Application Number	09/991,364
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Filing Date	November 15, 2001
		First Named Inventor	Allen-Rouman, Terry, et. al.
		Art Unit	2164
		Examiner Name	Unassigned
		Attorney Docket Number	020375-002730US
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner	Cite No. <sup>1</sup>	Document Number Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DFC	AK	US-6,012,048	01-04-2000	Gustin, et al.	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>2</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
DFC	AK	PCT	WO 00/48725	A1	08-10-2000	CAYWOOD		<input type="checkbox"/>
	AL							<input type="checkbox"/>
	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

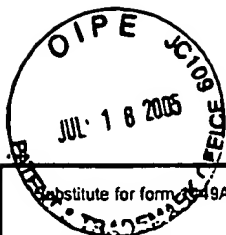
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume(s), number(s), publisher, city and/or country where published.	
DFC	AP	TRANSPORT, The Way to Pay Online, downloaded from website <a href="http://www.transpoint.com/">http://www.transpoint.com/</a> on 2/10/2000.	
	AQ	X.COM, Do More with Your Money, downloaded from website <a href="http://www.x.com">http://www.x.com</a> .	
	AR	DOTBANK, The Way to Send and receive Money on the Internet, downloaded from website <a href="http://www.dotbank.com">http://www.dotbank.com</a> .	

Examiner Signature		Date Considered	1/25/03
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08A (08-03)

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	09/991,364
		Filing Date	November 15, 2001
		First Named Inventor	Allen-Rouman, Terry
		Art Unit	3624
Examiner Name	Debra F. Charles		
Attorney Docket Number	020375-002730US		
Sheet	1	of	1

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code <sup>2</sup> (if known)			
DFC ↓	A1	US-5,825,881	10-20-1998	Colvin, Sr.	
	A2	US-5,903,721	05-11-1999	Sixtus	
	A3				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup>	Number <sup>4</sup>	Kind Code* (if known)				
DFC	B1	PCT	WO 99/66436	A1	12-23-1999			<input type="checkbox"/>
	B2							<input type="checkbox"/>
	B3							<input type="checkbox"/>

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